



**STATE OF DELAWARE
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M-E-M-O-R-A-N-D-U-M

TO: State of Delaware Employees
FROM: Your Future
DATE: October 18, 2009
RE: Urgent Message from your Future: Save Today for Tomorrow

Did you know that to live comfortably during retirement you will need from 80 percent to 100 percent of your pre-retirement income?

Your defined benefit or defined contribution plan and Social Security are a foundation. But you will need savings to fulfill your retirement dreams.

If you haven't enrolled in the deferred compensation plan, join today. If you are participating, now is a great time to measure your progress.

We are participating in National Save for Retirement Week, a congressionally endorsed, national event calling on all employees to take full advantage of their employer retirement plan. During this time, we encourage you to visit our website at www.treasurer.delaware.gov to learn more about the State of Delaware deferred compensation plan. On our website, you can read articles about the importance of saving for retirement, find out how you can meet with a retirement counselor, and enroll in deferred compensation.

Take advantage of these valuable resources. Your retirement future starts today.